

## CLAIMS:

1. A method for administering membership of a consumer club, comprising the following steps all carried out by a club administrator:
  - (a) maintaining a database of subscribers and details of each consumer club of which each subscriber is a member, and
  - (b) conveying to a portable subscriber unit details of at least one club for certifying membership of the at least one club.
2. The method according to Claim 1, wherein step (b) includes:
  - i) storing said details in a memory module for embedding in the portable subscriber unit.
3. The method according to Claim 1, further including the step of:
  - (c) conveying to the subscriber unit information in the database relating to a registered owner of the subscriber unit for storage therein so as to allow local access thereto by said owner.
4. The method according to Claim 3, further including:
  - (d) disabling the subscriber unit from accessing information stored in the subscriber unit in response to a request by the owner thereof.
5. The method according to Claim 1, wherein the subscriber unit is a cellular subscriber unit.
6. The method according to Claim 1, wherein the subscriber unit is a smart card.
7. The method according to Claim 1, wherein step (b) further includes:
  - i) receiving a personal identity code (PIN) for accessing information in said database,
  - ii) verifying the PIN, and
  - iii) conveying said details only if the PIN is valid.
8. The method according to Claim 3, wherein step (c) further includes:
  - i) receiving a personal identity code (PIN) for accessing information in said database,

- ii) verifying the PIN, and
  - iii) conveying said details only if the PIN is valid.
9. The method according to Claim 4, wherein step (d) further includes:
- i) receiving a personal identity code (PIN) for accessing information in said database,
  - ii) verifying the PIN, and
  - iii) conveying said details only if the PIN is valid.
10. The method according to Claim 3, further including the step of:
- (a) updating information stored in the subscriber unit.
11. The method according to Claim 10, wherein the subscriber unit is a cellular subscriber unit.
12. The method according to Claim 1, further including the step of:
- (c) storing information that is contained in the database relating to a registered owner of the subscriber unit in a memory module for embedding in said subscriber unit.
13. The method according to Claim 12, further including:
- (d) conveying to the subscriber unit for storage in the memory module thereof identity data for display on a display device of the subscriber unit.
14. The method according to Claim 13, wherein the identity data includes data representative of an image of the owner.
15. The method according to Claim 1, further including:
- (d) maintaining a network of outlets for allowing a consumer to register with the consumer club administrator and apply for membership of one or more consumer clubs.
16. The method according to Claim 15, further including:
- (d) providing marketing information relating to consumer clubs registered with the club administrator for allowing the consumer to decide which consumer club or clubs he wishes to join.

17. The method according to Claim 15, further including:

- (d) forwarding an application to each consumer club that the consumer wishes to join, said application including personal details of the consumer,
- (e) receiving from the consumer clubs acceptance of the consumer's application, and
- (f) updating the database to reflect the consumer's membership of each consumer club which confirms the consumer's application.

18. The method according to Claim 17, further including:

- (d) receiving said personal details of the consumer during a one-time only registration process.

19. The method according to Claim 18, wherein the registration process further includes obtaining identity data of the consumer for uploading to the consumer's portable subscriber unit.

20. The method according to Claim 19, wherein the identity data includes data representative of an image of the owner.

21. The method according to Claim 15, further including:

- (e) levying a promotion fee against each of the consumer clubs for promoting the consumer clubs.

22. The method according to Claim 15, further including:

- (f) levying a subscription fee against each of the consumer clubs to which a consumer applies for membership.

23. The method according to Claim 1, further including:

- (d) maintaining incentives on behalf of the consumer clubs registered with the consumer club administrator.

24. The method according to Claim 23, including:

- (g) accumulating bonus points on behalf of the consumer in respect of purchases made from a supplier having a consumer club registered with the consumer club administrator and of which the consumer is a member, and

- (h) offering incentives to the consumer based on the accumulated bonus points.
25. The method according to Claim 1, further including:
- (d) supplying credit to the consumer in respect of purchases made from a supplier having a consumer club registered with the consumer club administrator and of which the consumer is a member, and
  - (e) periodically charging the consumer in respect of credit accumulated against said consumer.
26. The method according to Claim 25, wherein the accumulated credit is charged directly against a subscription account of the subscriber unit.
27. The method according to Claim 25, wherein the accumulated credit is debited from an accumulated credit associated with the subscriber unit.
28. The method according to Claim 1, further including:
- (d) transmitting a message to the subscriber unit for display on a display device thereof.
29. The method according to Claim 28, wherein the message relates to a promotion currently being offered by a supplier having a consumer club registered with the consumer club administrator and of which the consumer is a member.
30. The method according to Claim 1, further including the step of:
- (e) levying a registration fee against the consumer club for adding or maintaining a record in the database.
31. The method according to Claim 15, wherein step (e) includes:
- i) levying the registration fee against the consumer club on whose behalf membership of the subscriber is certified.
32. The method according to Claim 30, wherein step (e) includes:
- ii) levying the registration fee against the subscriber whose membership of the club is certified.
33. The method according to Claim 1, further including:
- (h) receiving details of members of a consumer club that is registered with the club administrator, and

- (i) adding said details to the database.
- 34. The method according to Claim 1, further including:
  - (j) registering a consumer club with the club administrator,
  - (k) receiving details of the consumer club including details of members thereof, and
  - (l) adding said details to the database.
- 35. The method according to Claim 34 further including:
  - (m) levying a registration fee against the consumer club in respect of details added to the database.
- 36. A method for administering membership of a consumer club, comprising the following steps all carried out by a portable subscriber unit or by an owner thereof:
  - (a) downloading from a club administrator details of at least one consumer club of which an owner of the subscriber unit is a member, and
  - (b) using the subscriber unit to certify membership of said at least one consumer club.
- 37. The method according to Claim 36, wherein step (b) includes displaying membership certification of the at least one consumer club on a display device of the subscriber unit.
- 38. The method according to Claim 36, further including the step of:
  - (c) storing said details in a memory of the subscriber unit so as to allow local access thereto by the owner.
- 39. The method according to Claim 38, further including:
  - (d) displaying identity data of the registered member of at the least one consumer club identity data on a display device of the subscriber unit.
- 40. The method according to Claim 39, wherein the identity data includes data representative of an image of the registered member.
- 41. The method according to Claim 38, further including:
  - (d) receiving an instruction to disable the subscriber unit information stored in the subscriber unit, and
  - (e) disabling the stored subscriber unit information.

42. The method according to Claim 35, wherein the subscriber unit is a cellular subscriber unit.

43. The method according to Claim 35, wherein the subscriber unit is a smart card.

5 44. The method according to Claim 35, wherein step (b) includes automatically conveying data indicative of membership of a specific club to an authorized officer of said club so as to prove membership of the specific club.

45. The method according to Claim 35, wherein step (a) further includes:

- 10           i) conveying to the club administrator a personal identity code (PIN) for accessing information in said database, and
- ii) downloading data only if the PIN is verified as valid by the club administrator.

46. A method for administering membership of a club, comprising the following steps all carried out by a portable subscriber unit:

- 15           (a) storing in a memory of the subscriber unit details of at least one consumer club of which an owner of the subscriber unit is a member, and
- (b) conveying membership certification of said at least one consumer club to said at least one club.

47. The method according to Claim 46, further including:

- 20           (c) receiving an instruction to disable the subscriber unit information stored in the subscriber unit, and
- (d) disabling the stored subscriber unit information.

48. The method according to Claim 46, wherein step (b) includes displaying membership certification of the at least one consumer club on a display device of the subscriber unit for conveying visually to the at least one consumer club or an affiliate thereof.

5 49. The method according to Claim 46, further including automatically conveying data indicative of membership of a specific consumer club to an authorized officer of said consumer club or of an affiliate thereof so as to prove membership of the specific consumer club.

50. The method according to Claim 46, further including the steps of:

- 10 (e) receiving update information from the club administrator server, and  
(f) updating the information in the memory of the subscriber unit.

51. The method according to Claim 46, further including the steps of:

- (e) downloading identity data for display on a display device of the subscriber unit.

15 52. The method according to Claim 51, wherein the identity data includes data representative of an image of the owner.

53. A portable subscriber unit for administering membership of a consumer club, comprising:

- a communications port for downloading from a club administrator details of at  
20 least one consumer club of which an owner of the subscriber unit is a member, and  
a certification unit coupled to the communications port for certifying membership certification of said at least one consumer club.

54. The portable subscriber unit according to Claim 53, further including:

- a memory coupled to the communications port for storing said details so as to  
25 allow local access thereto by the owner.

55. The portable subscriber unit according to Claim 53, further including:

- a user interface for entering data and selecting a consumer club, membership of which is to be certified.

56. The portable subscriber unit according to Claim 53, being a cellular  
30 telephone.

57. The portable subscriber unit according to Claim 53, being a smart card.

58. A club administrator server for administering membership of a consumer club, comprising:

a processor capable of accessing a database,

5 a communication port coupled to the processor for communicating with a subscriber unit belonging to a member of a consumer club administered by the club administrator server.

59. The club administrator server according to Claim 58, including a memory coupled to the processor for storing the database therein.

10 60. The club administrator server according to Claim 58, wherein the communication port is adapted to be coupled under control of the processor to a consumer club for registering the consumer club in the database.

61. The club administrator server according to Claim 58, further including an accounting unit coupled to the processor for levying a fee for use of the club administrator server.

15 62. The club administrator server according to Claim 61, wherein the accounting unit is adapted to levy a fee against the consumer club.

63. The club administrator server according to Claim 61, wherein the accounting unit is adapted to levy a fee against the club member.

20 64. A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform method steps for administering membership of a consumer club, comprising the following steps:

(a) maintaining a database of subscribers and details of each consumer club of which each subscriber is a member, and

25 (b) conveying to a portable subscriber unit details of at least one consumer club for certifying membership of the at least one consumer club.



65. A computer program product comprising a computer useable medium having computer readable program code embodied therein for administering membership of a consumer club, the computer program product comprising:

computer readable program code for causing the computer to maintain a  
5 database of subscribers and details of each consumer club of which each subscriber is a member, and

computer readable program code for causing the computer to convey to a portable subscriber unit details of at least one consumer club for certifying membership certification thereof.

10 66. A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform method steps for administering membership of a club, comprising the following steps:

(a) downloading from a club administrator details of at least one consumer club of which an owner of the subscriber unit is a member, and

15 (b) certifying membership certification of said at least one consumer club.

67. A computer program product comprising a computer useable medium having computer readable program code embodied therein for administering membership of a club, the computer program product comprising:

20 computer readable program code for causing the computer to download from a club administrator details of at least one consumer club of which an owner of the computer is a member, and

computer readable program code for causing the computer to certify membership of said at least one consumer club.

25 68. A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform method steps for administering membership of a club, comprising the following:

(a) storing in a memory of the subscriber unit details of at least one consumer club of which an owner of the subscriber unit is a member, and

(b) certifying membership certification of said at least one consumer club.

69. A computer program product comprising a computer useable medium having computer readable program code embodied therein for administering membership of a consumer club, the computer program product comprising:

computer readable program code for causing the computer to store in a memory of the computer details of at least one consumer club of which an owner of the computer is a member, and

computer readable program code for causing the computer to certify membership certification of said at least one consumer club.

70. A service provided by a public utility for administering membership of a consumer club by a club member, said service comprising:

- (a) facilitating communication between a portable subscriber unit used by the club member and a club administrator that administers membership of the consumer club on behalf of the club member,
- (b) forwarding an identity of the subscriber unit to the club administrator, and
- (c) allowing the club member to download data from a database maintained by the club administrator and to upload data thereto.

71. The service according to Claim 70, wherein the public utility is a cellular service provider and the subscriber unit is a cellular telephone.

72. The service according to Claim 71, further including:

- (e) providing a unique service access code for dialing said service.

73. The service according to any one of Claims 70, further including:

- (e) allowing the subscriber to enter a personal identity code (PIN) for accessing information in said database, and
- (f) communicating the PIN to the club administrator for further authenticating the subscriber.

74. The service according to Claim 70, further including:

- (g) levying a service fee against the subscriber by periodically charging an account held by the subscriber with the public utility.

75. The service according to Claim 70, further including:

- (h) receiving a verified instruction from the subscriber to disable said service,  
and
- (i) disabling the service.

5 76. A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform method steps for allowing a subscriber unit to utilize a service provided by a public utility for administering membership of a consumer club by a club member using the subscriber unit, said method comprising:

- 10 (a) facilitating communication between the portable subscriber unit used by the club member and a club administrator that administers membership of the consumer club on behalf of the club member,
- (b) forwarding an identity of the subscriber unit to the club administrator, and
- (c) allowing the club member to download data from a database maintained  
15 by the club administrator and to upload data thereto.

77. A computer program product computer program product comprising a computer useable medium having computer readable program code embodied therein for allowing a subscriber unit to utilize a service provided by a public utility for administering membership of a consumer club by a club member using the subscriber unit, said computer program product comprising:

computer readable program code for causing the subscriber unit to effect communication via the public utility with a club administrator that administers membership of the club on behalf of the club member,

25 computer readable program code for causing the public utility to forward an identity of the subscriber unit to the club administrator, and

computer readable program code for causing the subscriber unit to download data from a database maintained by the club administrator and to upload data thereto.

78. A memory module containing a database of club membership data pertaining to a registered owner of the memory module.

79. The memory module according to Claim 78, being adapted for embedding in a portable subscriber unit having a user interface for accessing the data stored in the memory module.

80. The memory module according to Claim 78, containing therein data to which the portable subscriber unit is responsive for enabling or disabling access to the club membership data stored in the memory module.

81. A method for administering membership of a consumer club, comprising the following steps all carried out by a club module located in a consumer club or an affiliate thereof:

- (a) connecting to a database containing details of each consumer club of which at least one subscriber is a member, and
- (b) querying the database in order to determine whether a target consumer is a member of a consumer club with which the club module is associated.

82. The method according to Claim 81, wherein the database is maintained by a club administrator and there are further included the steps of:

- (c) receiving an identity of the target consumer, and
- (d) using the identity of target consumer to query the database.

83. The method according to Claim 82, wherein the identity of the target consumer is received automatically from a subscriber unit of the consumer.

84. The method according to Claim 83, further including:

- (e) transmitting to the subscriber unit a signal for querying the identity of the target consumer.

85. The method according to Claim 81, wherein the database is stored within a subscriber unit of the target consumer and there is further included the step of:

- (f) transmitting to the subscriber unit a signal for accessing and querying the database.

86. A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform method steps for administering membership of a consumer club, comprising the following steps all carried out by a club module located in a consumer club or an affiliate thereof:

- (a) connecting to a database containing details of each consumer club of which at least one subscriber is a member, and
- (b) querying the database in order to determine whether a target consumer is a member of a consumer club with which the club module is associated.

5    **87.**    A computer program product comprising a computer useable medium having computer readable program code embodied therein for administering membership of a consumer club, the computer program product comprising:

10            computer readable program code for causing the computer to connect to a database containing details of each consumer club of which at least one subscriber is a member, and

             computer readable program code for causing the computer to query the database in order to determine whether a target consumer is a member of a consumer club with which the club module is associated.

15    **88.**    A club module for locating in association with a consumer club or an affiliate thereof for administering membership of a consumer club, the club module comprising:

             a communication unit for connecting to a database containing details of each consumer club of which at least one subscriber is a member, and

20            a data extraction unit coupled to the communication unit for querying the database in order to determine whether a target consumer is a member of a consumer club with which the club module is associated.

**89.**    The club module according to Claim 88, further comprising an identity unit for receiving an identity of the target consumer.

25    **90.**    The club module according to Claim 89, wherein the identity unit includes a transmitter for transmitting an interrogation signal to a subscriber unit of the target consumer.

**91.**    The club module according to Claim 89, wherein the identity unit includes a reading unit for reading data stored in a subscriber unit of the target consumer.